

Exhibit F

Homecomings Financial

A GMAC Company
PO Box 205
Waterloo, IA 50704-0205

04/21/09

MICHAEL A KARMAZYN
KRISTIN E KARMAZYN
5153 S UKRAINE ST
AURORA CO 80015-6561

RE: Account Number [REDACTED] 4090
[REDACTED] 5153 SOUTH UKRAINE STREET
AURORA CO 80015

Dear MICHAEL A KARMAZYN
KRISTIN E KARMAZYN

Enclosed please find personal check number 1194 in amount of \$2,000.00. These funds are being returned to you for the following reasons:

- [[[]]] This represents installments due at this time. Your account is due for 10/01/08. There may be alternatives available to help resolve the delinquency on your home. Please complete the enclosed financial form and return it to our office or call 800-799-9250.
- [[x]] Our records show payments on your account are required to be paid by certified funds. This means money orders, cashier's checks, or personal checks which have been certified at your local bank.
- [[[]]] These funds are being returned to you because they do not represent the agreed-upon amount of the repayment plan.
- [[[]]] Monthly mortgage payments are no longer acceptable on this account. The entire balance of your mortgage is due and the full payoff will need to be remitted.

Notice: This is an attempt to collect a debt and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced account, not as a personal liability.

Collection Department
Loan Servicing